

Information to identify the case:

Debtor 1	Amy E Sines	Social Security number or ITIN	xxx-xx-1995
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **15-17229**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1141(d)(5) is granted to:

Amy E Sines
aka Amy E Patel, aka Amy E Sines-Patel, ...

March 29, 2017

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in an Individual Chapter 11 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 11 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

For more information, see page 2 >

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of an individual chapter 11 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Amy E Sines
 Debtor

Case No. 15-17229-TAB
 Chapter 11

CERTIFICATE OF NOTICE

District/off: 0752-1

User: mflowers
 Form ID: 3180RI

Page 1 of 3
 Total Noticed: 82

Date Rcvd: Mar 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2017.

db
 23412669 Amy E Sines, 6 Tumblebrook Court, Burr Ridge, IL 60527-0702
 Alex Blair, Law Offices of Brendan R. Appel, LLC., 191 Waukegan Road, Ste 360,
 Northfield, IL 60093-2744
 23291737 Alex Blair, Law Offices of Brendan R. Appel, LLC., Suite 360, 191 Waukegan Road,
 Northfield, IL 60093-2744
 23412689 American Express Company, 20 Vesey St, New York, NY 10007-2913
 23291752 +Bart Henke, Cincinnati Insurance, P.O. Box 9634, Naperville, IL 60567-0634
 24395882 +Blue Cross/Clue Shield, 300 E Randolph St, Chicago, IL 60601-5099
 23700065 +COLADARCI AND COLADARCI, 155 N MICHIGAN AVE, SUITE 375, CHICAGO, IL 60601-7577
 23412655 +Coladarci & Coladarci, Attn John Coladarci, 155 N Michigan Ave, Ste 375,
 Chicago, IL 60601-7577
 23291745 +David Pasulka, Pasulka & Associates, P. C., Suite 2222, 70 West Madison Street,
 Chicago, IL 60602-4383
 23291739 +Diane Panos, Jeff Paustian, Panos & Associates, LLC, 12820 South Ridgeland Avenue,
 Suite A, Palos Heights, IL 60463-2389
 23412665 +HSBC Bank USA NA, 1800 Tysons Boulevard, McLean, VA 22102-4257
 24342561 +Internal Revenue Service, Mail Stop 5014CHI, 230 S. Dearborn Street, Room 2600,
 Chicago, Illinois 60604-1705
 23412666 James Sines, 6 Tumblebrook Court, Burr Ridge, IL 60527-0702
 23291733 +James V. Sines, 6 Tumblebrook Court, Burr Ridge, IL 60527-0702
 23412673 +Jeff Paustian, Panos & Associates, LLC., 12820 South Ridgeland Avenue,
 Palos Heights, IL 60463-2388
 23291740 +Joel Levin, Levin & Associates, 180 North LaSalle, Suite 1822, Chicago, IL 60601-2604
 23291742 John Coladarci, Anne Coladarci, Coladarci and Coladarci, Suite 375,
 155 North Michigan Avenue, Chicago, IL 60601-7577
 23291746 Joshua Singewald, Rinella & Rinella, Ltd., Suite 3400, One North La Salle Street,
 Chicago, IL 60602-4018
 23291743 +Konicek & Dillon, 211 West State Street, Geneva, IL 60134-2255
 23412670 +Margaret Scholand, Axiom Global, Inc., 33 West Monroe Street, 3rd fl,
 Chicago, IL 60603-5306
 23291753 +Nationwide Insurance, P.O. Box 9634, Columbus, OH 43209-0634
 23412644 Nationwide Mutual Insurance Company, One National Plaza, Columbus, OH 43215-2220
 23291749 Neil J Greene, Law Offices of Neil J. Greene, LLC, 250 Parkway Drive, Suite 160,
 Lincolnshire, IL 60069-4300
 23291750 +Old Second National Bank, 37 S. River St, Aurora, IL 60506-4172
 23412672 +Panos & Associates, LLC., Attn: Diane Panos, Suite A, 12820 South Ridgeland Ave,
 Palos Heights, IL 60463-2389
 23412674 +Pasulka & Associates, P.C., Attn: David Pasulka, 70 W. Madison St., Suite 2222,
 Chicago, IL 60602-4383
 23291734 +Philip Berenz, 134 North LaSalle Street, Suite 1515, Chicago, IL 60602-1167
 23688909 +Porania LLC, P. O. Box 11405, Memphis, TN 38111-0405
 23412676 +Rinella & Rinella, LTD, Attn: Joshua Singewald, One North LaSalle St., Suite, 3400,
 Chicago, IL 60602-4018
 23472754 Rinella and Rinella, LTD, James E. Popjoy, 1 N. LaSalle St., Ste. 3705, Chicago, IL 60603
 24010726 +Rinella and Rinella, Ltd., 1 N. LaSalle St., Ste. 3400, Chicago, IL 60602-4018
 23291735 +Robert A. Langendorf, P.C., 134 North LaSalle Street, Suite 1515, Chicago, IL 60602-1167
 23291747 +Schiller, DuCanto & Fleck, LLP., 30th Floor, 200 North La Salle Street,
 Chicago, IL 60601-1098
 23412677 +Schiller, Ducanto & Fleck,, LLP, 200 N. LaSalle St. 30th fl, Chicago, IL 60601-1098
 23291741 +Stephen J. Schlegel, One North LaSalle, Suite 4500, Chicago, IL 60602-4007
 24395888 Sunil Patel, 8638 Johnston Rd, Burr Ridge, IL 60527-7074
 23291738 +Sunil Patel, c/o Scott Clar, Crane, Hyman, Simon, Welch & Clar, 135 S LaSalle, #3705,
 Chicago, IL 60603-4101
 23412682 TD Bank USA, N. A., One Portland Square, Portland, ME 04101-4057
 23412685 William Arendt, Suite A, 7035 Veterans Boulevard, Burr Ridge, IL 60527-5677
 23291744 +William J. Arendt, 7035 Veterans Blvd, Unit A, Burr Ridge, IL 60527-5677
 23291748 Wilson Elsner Moskowitz et al., Suite 3800, 55 West Monroe Street, Chicago, IL 60603-5016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23412688 +EDI: AMEREXPR.COM Mar 30 2017 01:28:00 American Express Company, P. O. Box 297871,
 Fort Lauderdale, FL 33329-7871
 23412690 EDI: BANKAMER.COM Mar 30 2017 01:28:00 Bank of America, N. A., P. O. Box 982235,
 El Paso, TX 79998
 23412691 EDI: BANKAMER2.COM Mar 30 2017 01:28:00 Bank of Ameica, N. A., 100 North Tryon Street,
 Charlotte, NC 28202-4000
 23291736 E-mail/Text: bappel@balegal.com Mar 30 2017 02:12:21 Brendan R. Appel,
 Law Offices of Brendan R. Appel, LLC., Suite 360, 191 Waukegan Road,
 Northfield, IL 60093-2744
 23364320 +EDI: STFC.COM Mar 30 2017 01:29:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor,
 Denver, CO 80237-3485
 23412651 E-mail/Text: bankruptcynotices@cfs2wo.com Mar 30 2017 02:12:33 CFS2 Inc,
 2488 East 81st Street, Ste 500, Talsa, OK 74137-4214
 23412647 +E-mail/Text: bankruptcy@cvaps.com Mar 30 2017 02:12:28 Calvary Portfolio Services,
 POB 27288, Tempe, AZ 85285-7288

District/off: 0752-1

User: mflowers
Form ID: 3180RI

Page 2 of 3
Total Noticed: 82

Date Rcvd: Mar 29, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

23412648 +E-mail/Text: bankruptcy@cavps.com Mar 30 2017 02:12:28 Calvary Portfolio Services LLC,
500 Summitt Lake Drive, Ste 400, Valhalla, NY 10595-2322
23412650 EDI: CAPITALONE.COM Mar 30 2017 01:28:00 Capital One NA, Bankruptcy Dept, POB 30285,
Salt Lake City, UT 84130-0285
23412649 +EDI: CAPITALONE.COM Mar 30 2017 01:28:00 Capital One NA,
26525 North Riverwoods Blvd, Ste 500, Mettawa, IL 60045-3439
23684479 EDI: BL-BECKET.COM Mar 30 2017 01:28:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
23572851 +E-mail/Text: bankruptcy@cavps.com Mar 30 2017 02:12:28 Cavalry SPV I, LLC assign,
HSBC BANK NV NA, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
23457534 +E-mail/Text: bankruptcynotices@cfstwo.com Mar 30 2017 02:12:33 Cfs2 Inc., 2488 E 81st St,
Suit 600, Tulsa, OK 74137-4202
23412653 EDI: CHASE.COM Mar 30 2017 01:28:00 Chase Bank USA NA, 201 North Walnut St,
Wilmington, DE 19801-2920
23412652 EDI: CHASE.COM Mar 30 2017 01:28:00 Chase Bank USA NA, POB 15298,
Wilmington, DE 19850-5298
23412654 +EDI: CITICORP.COM Mar 30 2017 01:28:00 Citibank NA, 701 East 60th Street North,
Sioux Falls, SD 57104-0493
23412657 EDI: WFNNB.COM Mar 30 2017 01:28:00 Comenity Bank, One Righter Parkway, Ste 100,
Wilmington, DE 19803-1533
23412659 +EDI: WFNNB.COM Mar 30 2017 01:28:00 Comenity Bank / Sports, Authority, P. O. Box 182789,
Columbus, OH 43218-2789
23412656 +EDI: WFNNB.COM Mar 30 2017 01:28:00 Comenity Bank/Ann Taylor, POB 182789,
Columbus, OH 43218-2789
23412658 +EDI: WFNNB.COM Mar 30 2017 01:28:00 Comenity Bank/Dress Barn, POB 182789,
Columbus, OH 43218-2789
23412661 EDI: RCSFNBMARIN.COM Mar 30 2017 01:28:00 Credit One Bank NA, 585 Pilot Street,
Las Vegas, NV 89119-3619
23412660 +EDI: RCSFNBMARIN.COM Mar 30 2017 01:28:00 Credit One Bank, N. A., P. O. Box 98875,
Las Vegas, NV 89193-8875
24342560 +EDI: IRS.COM Mar 30 2017 01:28:00 Department of the Treasury, Internal Revenue Service,
P.O. Box 7346, Philadelphia, Pennsylvania 19101-7346
23412662 +EDI: AMINFOFP.COM Mar 30 2017 01:28:00 First Premier Bank, 601 South Minnesota Avenue,
Sioux Falls, SD 57104-4868
23412664 +EDI: HFC.COM Mar 30 2017 01:28:00 HSBC Bank USA, N. A., P. O. Box 9,
Buffalo, NY 14240-0009
23412645 +E-mail/Text: rev.bankruptcy@illinois.gov Mar 30 2017 02:11:48
Illinois Department of Revenue, 100 West Randolph St, 13th fl, Chicago, IL 60601-3397
23412667 EDI: CBSKOHL.S.COM Mar 30 2017 01:28:00 Kohl's / Capital One, N56w 17000 Ridgewood Drive,
Menomonee Falls, WI, 53051-7096
23412668 E-mail/Text: bappel@balegal.com Mar 30 2017 02:12:21 Law offices of Brendan R Appel, LLC.,
Suite 360, 191 Waukegan Road, Northfield, IL 60093-2744
23412671 EDI: MID8.COM Mar 30 2017 01:28:00 Midland Funding, LLC., Suite 200, 8875 Aero Drive,
San Diego, CA 92123-2255
23412675 EDI: PRA.COM Mar 30 2017 01:28:00 Portfolio Recovery, Associates, Suite 100,
120 Corporate Boulevard, Norfolk, VA 23502-4962
23590871 EDI: PRA.COM Mar 30 2017 01:28:00 Portfolio Recovery Associates, LLC,
Successor to COMENITY BANK, (VALUE CITY FURNITURE), POB 41067, Norfolk VA 23541
23693317 EDI: PRA.COM Mar 30 2017 01:28:00 Portfolio Recovery Associates, LLC,
successor in to COMENITY BANK, (ANN TAYLOR), POB 41067, Norfolk VA 23541
23693221 EDI: PRA.COM Mar 30 2017 01:28:00 Portfolio Recovery Associates, LLC,
successor to COMENITY BANK, (DRESS BARN), POB 41067, Norfolk VA 23541
23693314 EDI: PRA.COM Mar 30 2017 01:28:00 Portfolio Recovery Associates, LLC,
successor to COMENITY BANK, (VICTORIA'S SECRET), POB 41067, Norfolk VA 23541
23412679 EDI: RMSC.COM Mar 30 2017 01:28:00 Synchrony Bank, Suite 125, 170 West Election Road,
Salt Lake City, UT, 84020-6425
25394883 +EDI: RMSC.COM Mar 30 2017 01:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
23412678 +EDI: RMSC.COM Mar 30 2017 01:28:00 Synchrony Bank / Walmart, P. O. Box 965024,
Orlando, FL 32896-5024
23412681 +EDI: WTRRN.BANK.COM Mar 30 2017 01:28:00 TD Bank USA, N. A., P. O. Box 673,
Minneapolis, MN 55440-0673
23412680 +EDI: WTRRN.BANK.COM Mar 30 2017 01:28:00 Target National Bank, 3901 W. 53rd St.,
Sioux Falls, SD 57106-4221
23412684 EDI: USBANKARS.COM Mar 30 2017 01:28:00 US Bank, N. A., Bankruptcy Department,
P. O. Box 5229, Cincinnati, OH, 45201-5229
23412683 EDI: USBANKARS.COM Mar 30 2017 01:28:00 US Bank, N. A., Suite A, 101 Fifth Street E,
Saint Paul, MN 55101-1860

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23412646* Internal Revenue Service, Centralized Bankruptcy Operations, POB 7346,
Philadelphia, PA 19101-7346
23412686* Wilson Elsnor Moskowitz et al, Suite 3800, 55 West Monroe Street, Chicago, IL 60603-5016

District/off: 0752-1

User: mflowers
Form ID: 3180RI

Page 3 of 3
Total Noticed: 82

Date Rcvd: Mar 29, 2017

23291751 ##+George Vlahos, 28 West Harding Road, Lombard IL 60148-3303
23412663 ##George Vlahos, 28 West Harding, Lombard, IL 60148-3303

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2017 at the address(es) listed below:

Amir R Tahmassebi on behalf of Creditor Coladarci and Coladarci amir@konicekdillonlaw.com,
Kristyn@konicekdillonlaw.com
Amy A Aronson on behalf of Creditor Rinella and Rinella, Ltd. amyaronson@comcast.net,
amyaronson@comcast.net
James E Popjoy on behalf of Creditor Rinella and Rinella, Ltd. jpopjoy@sbcglobal.net
Karen J Porter on behalf of Debtor 1 Amy E Sines porterlawnetwork@gmail.com,
portersaml00@comcast.net
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Robert Lynch, III on behalf of Creditor Illinois Department of Revenue
robert.lynch2@illinois.gov
Scott R Clar on behalf of Creditor Sunil Patel sclar@craneheyman.com,
mjoberhausen@craneheyman.com/asimon@craneheyman.com
Stephen G Wolfe on behalf of U.S. Trustee Patrick S Layng steve.g.wolfe@usdoj.gov,
jennifer.r.toth@usdoj.gov

TOTAL: 8